



## VISA Credit Card Application Disclosures

### INTEREST RATES & INTEREST CHARGES

<b>Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances</b>	<b>9.90%</b>
<b>Paying Interest</b>	Your due date is approximately 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	<b>\$1</b>

### FEEES

<b>Annual Fee</b>	<b>None</b>
<b>Cash Advance Fee</b>	<b>None</b>
<b>Foreign Transaction Fee</b>	<b>None</b>
<b>Late Payment Fee</b>	The greater or <b>\$5</b> or <b>5%</b> of the payment amount that is past due.
<b>Returned Payment Fee</b>	<b>\$20</b>

### OTHER CARD FEATURES & INFORMATION

<b>Loan Protection</b>	If you elect to obtain the optional loan protection coverage and pay the monthly protection fees, we will cancel your payments and outstanding balance if you die, become disabled, or become involuntarily employed.
<b>Credit Card tips from the Consumer Financial Protection Bureau (CFPB)</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the CFPB: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
<b>How we will calculate your balance</b>	We use a method called "average daily balance", which includes new purchases.
<b>Billing Rights</b>	Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Account Agreement.

The above rates and fees are effective as of Jan 1, 2016 and are subject to change. You may contact us for current rates or changes at 503-239-5336, or visit [OregoniansCU.com](http://OregoniansCU.com).